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## INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

Applicant

Martin P. MADDEN

Filing Date

12/09/2002

Group Art Unit

3623  
Not Yet Assigned

## U.S. PATENT DOCUMENTS

*EXAMINER INITIALS		DOCUMENT NUMBER	ISSUE DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>RJ</i>	A01	4,876,648	10/24/1989	Lloyd	—	—	
<i>RJ</i>	A02	4,953,085	08/29/1990	Atkins	—	—	
<i>RJ</i>	A03	5,083,270	01/21/1992	Gross et al.	—	—	
<i>RJ</i>	A04	5,644,726	07/01/1997	Oppenheimer	—	—	
<i>RJ</i>	A05	5,673,402	09/30/1997	Ryan et al.	—	—	
<i>RJ</i>	A06	5,689,649	11/18/1997	Altman et al.	—	—	
<i>RJ</i>	A07	5,819,230	10/06/1998	Christie et al.	—	—	
<i>RJ</i>	A08	5,832,461	11/03/1998	Leon et al.	—	—	
<i>RJ</i>	A09	5,852,811	12/22/1998	Atkins	—	—	

## FOREIGN PATENT DOCUMENTS

*Examiner Initials		Document Number	Publication Date	Country	Class	Subclass	Translation	
							Yes	No
<i>RJ</i>	B01	JP 6-301706	10/28/1994	Japan	—	—	✓	

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

<i>RJ</i>	C01	Dennis, Marshall W., "Residential Mortgage Lending," Reston Publishing, 1985, Pages 61-69
<i>RJ</i>	C02	Brueggman, William B. & Stone, Leo D., "Real Estate Finance," 7 <sup>th</sup> Ed., Richard D. Irwin, Inc. 1981

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GROUP 3600

EXAMINER

*Roman J. Jantzy*

DATE CONSIDERED

2-20-2003

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.